

Certificate Number: 03621-PAE-DE-034068329

Bankruptcy Case Number: 19-18003



03621-PAE-DE-034068329

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 8, 2020, at 11:37 o'clock PM EST, Carmen Rivera completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 9, 2020 By: /s/Damaris Soto

Name: Damaris Soto

Title: Credit Counselor